Billing Code: 5001-06

**DEPARTMENT OF DEFENSE** 

Office of the Secretary

[Docket ID: DOD-2018-OS-0052]

Submission for OMB Review; Comment Request

**AGENCY:** Office of the Under Secretary of Defense for Personnel and Readiness, DoD.

**ACTION:** 30-day information collection notice.

**SUMMARY:** The Department of Defense has submitted to OMB for clearance the following

proposal for collection of information under the provisions of the Paperwork Reduction Act.

**DATES:** Consideration will be given to all comments received by [insert 30 days from

publication in the Federal Register].

**ADDRESSES:** Comments and recommendations on the proposed information collection should

be emailed to Ms. Jasmeet Seehra, DoD Desk Officer, at oira\_submission@omb.eop.gov. Please

identify the proposed information collection by DoD Desk Officer, Docket ID number, and title

of the information collection.

FOR FURTHER INFORMATION CONTACT: Fred Licari, 571-372-0493, or

whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil.

**SUPPLEMENTARY INFORMATION:** 

TITLE; ASSOCIATED FORM; AND OMB NUMBER: Mandatory Disclosures as Part of

Limitations on Terms of Consumer Credit Extended to Service Members and Dependents; OMB

Control Number 0704-0444.

**TYPE OF REQUEST:** Reinstatement without Change.

**NUMBER OF RESPONDENTS: 37.500.** 

**RESPONSES PER RESPONDENT:** Varies by type of respondent.

**ANNUAL RESPONSES: 238,000,000.** 

**AVERAGE BURDEN PER RESPONSE:** 30 seconds.

ANNUAL BURDEN HOURS: 2,000,000.

**NEEDS AND USES:** With respect to any extension of consumer credit to a covered borrower, a

creditor is required to provide to the borrower a statement of Military Annual Percentage Rate

(MAPR). The required information would be included in standard account agreements.

Additionally, a creditor may, at its discretion, identify the status of a consumer-applicant, as

permitted under 32 CFR 232.5(b) of the final rule and, in the event that the information indicates

that consumer-applicant is not a covered borrower, take advantage of a safe harbor from liability

under 10 U.S.C. 987 by retaining a record of the information so obtained. This includes Military

Annual Percentage Rate (MAPR) applicable to the extension of consumer credit, and the total

dollar amount of all charges included in the MAPR.

**AFFECTED PUBLIC:** Business or other for-profit.

**FREQUENCY:** As required.

**RESPONDENT'S OBLIGATION:** Mandatory.

**OMB DESK OFFICER:** Ms. Jasmeet Seehra.

You may also submit comments and recommendations, identified by Docket ID number and

title, by the following method:

Federal eRulemaking Portal: http://www.regulations.gov. Follow the instructions for

submitting comments.

Instructions: All submissions received must include the agency name, Docket ID number, and

title for this Federal Register document. The general policy for comments and other submissions

from members of the public is to make these submissions available for public viewing on the

Internet at http://www.regulations.gov as they are received without change, including any

personal identifiers or contact information.

**DOD CLEARANCE OFFICER:** Mr. Frederick Licari.

Requests for copies of the information collection proposal should be sent to Mr. Licari at

whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil.

Dated: October 24, 2018.

Aaron T. Siegel,

Alternate OSD Federal Register

Liaison Officer, Department of Defense.

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